

**IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

ELIZABETH M. MARCINIAK

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Repondents.

Case No.:11-27452

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

January 27, 2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 12/13/2011 and confirmed on 1/20/12 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		77,653.00
Less Refunds to Debtor	1,273.00	
TOTAL AMOUNT OF PLAN FUND		76,380.00

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	2,700.00	
Trustee Fee	2,657.71	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		5,357.71

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC*	0.00	61,445.40	0.00	61,445.40
	Acct: 5522				
					61,445.40

Priority					
	KENNETH M STEINBERG ESQ	0.00	0.00	0.00	0.00
	Acct:				
	ELIZABETH M. MARCINIAK	0.00	0.00	0.00	0.00
	Acct:				
	ELIZABETH M. MARCINIAK	1,273.00	1,273.00	0.00	0.00
	Acct:				
	KENNETH M STEINBERG ESQ	0.00	0.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG	2,700.00	2,700.00	0.00	0.00
	Acct:				

*** N O N E ***

Unsecured					
	OAK HARBOR CAPITAL IV LLC	16,864.81	1,622.27	0.00	1,622.27
	Acct: 7117				
	CANDICA LLC	6,058.22	582.76	0.00	582.76
	Acct: 9494				
	CANDICA LLC	2,985.07	287.14	0.00	287.14
	Acct: 0787				
	MAIN STREET ACQUISITIONS CORP	8,949.90	860.92	0.00	860.92
	Acct: 5250				
	MAIN STREET ACQUISITIONS CORP	11,957.42	1,150.22	0.00	1,150.22
	Acct: 3610				
	MAIN STREET ACQUISITIONS CORP	846.63	81.44	0.00	81.44
	Acct: 6495				
	CHASE BANK USA NA	211.88	20.38	0.00	20.38
	Acct: 7302				
	BACK BOWL I LLC	24,250.51	2,332.73	0.00	2,332.73
	Acct: 8445				
	OAK HARBOR CAPITAL IV LLC	16,463.86	1,583.71	0.00	1,583.71

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 2728				
	PRA RECEIVABLES MANAGEMENT LLC -	4,188.38	402.89	0.00	402.89
	Acct: 8340				
	ECAST SETTLEMENT CORP**	1,504.67	144.74	0.00	144.74
	Acct: 1807				
	CAPITAL ONE NA**	2,243.14	215.77	0.00	215.77
	Acct: 5957				
	DEPARTMENT STORES NATIONAL BANK	182.24	17.53	0.00	17.53
	Acct: 3269				
	DEPARTMENT STORES NATIONAL BANK	971.47	93.45	0.00	93.45
	Acct: 5327				
	TALBOTS	943.11	90.72	0.00	90.72
	Acct: 8152				
	QUANTUM3 GROUP LLC AGNT - WFNNB	937.98	90.22	0.00	90.22
	Acct: 5675				
					9,576.89

TOTAL PAID TO CREDITORS

71,022.29

TOTAL

CLAIMED 0.00

PRIORITY 0.00

SECURED 99,559.29

Date: 01/27/2017

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
 CHAPTER 13 TRUSTEE WD PA
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 PITTSBURGH, PA 15219
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 cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 6
IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ELIZABETH M. MARCINIAK

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.: 11-27452

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ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

- (1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.
- (2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.
- (3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).
- (4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.
- (5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.
- (6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Elizabeth M. Marciniak
 Debtor

Case No. 11-27452-CMB
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dsaw
 Form ID: pdf900

Page 1 of 2
 Total Noticed: 39

Date Rcvd: Jan 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2017.

db +Elizabeth M. Marciniak, 22 Patricia Drive, Greensburg, PA 15601-3961
 cr Main Street Acquisition Corp, Becket and Lee LLP., Attorneys/Agent for Creditor, POB 3001,
 MALVERN, PA 19355-0701

13252142 +AT&T Universal Card, PO Box 6500, Sioux Falls, SD 57117-6500
 13311740 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: FIA CARD SERVICES, N.A., PO Box 15102,
 Wilmington, DE 19886-5102)

13323997 +BANK OF AMERICA, N.A., Et al, BANK OF AMERICA, N.A., 7105 CORPORATE DRIVE,
 PLANO, TX 75024-4100

13252144 +Bank of America, PO Box 15019, Wilmington, DE 19886-5019
 13252143 +Bank of America, PO Box 1222, Wilmington, DE 19899-1222
 13252154 +CAPITAL ONE NA, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933
 13252150 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034
 (address filed with court: Citi Cards, PO Box 183051, Columbus, OH 43218)

13252147 +Chase, PO Box 15298, Wilmington, DE 19850-5298
 13252146 +Chase, PO Box 1298, Wilmington, DE 19899
 13252148 +Chase BP, P.O. Box 15298, Wilmington, DE 19850-5298
 13283147 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
 13252149 Chase Slate Card, P.O. Box 15298, Wilmington, DE 19850-5298
 13252151 +Citi Dividend Plus, PO Box 183051, Columbus, OH 43218-3051
 13266852 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053

13265604 +Department Stores National Bank/Macy's, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053

13252153 +HSBC Retail Services, PO Box 5893, Carol Stream, IL 60197-5893
 13252155 +Macy's American Express, PO Box 8053, Mason, OH 45040-8053
 13252156 +Macy's Department Stores National Bank, PO Box 8053, Mason, OH 45040-8053
 13339420 Main Street Acquisition Corp, Becket and Lee LLP, Attorneys/Agent for Creditor, POB 3001,
 Malvern PA 193550701

13541261 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive,
 Lewisville, TX 75067)

13252157 +TALBOTS, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933
 13252158 +WFNNB/Victoria's Secret, P.O. Box 659728, San Antonio, TX 78265-9728
 13618650 eCast Settlement Corporation, PO Box 28136, New York, NY 10087-8136

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +E-mail/Text: bnc@bass-associates.com Jan 31 2017 02:21:36 Capital One, N.A.,
 Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite #200, Tucson, AZ 85712-1083

cr E-mail/PDF: rmscedi@recoverycorp.com Jan 31 2017 02:20:00
 Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120,
 Miami, FL 33131-1605

cr +E-mail/Text: bnc@bass-associates.com Jan 31 2017 02:21:36 eCAST Settlement Corporation,
 c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, TUCSON, AZ 85712-1083

13320238 +E-mail/Text: bncmail@w-legal.com Jan 31 2017 02:23:22 BACK BOWL I LLC, SERIES C,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13352780 +E-mail/Text: bncmail@w-legal.com Jan 31 2017 02:23:22 Candica, LLC,
 c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

13467482 +E-mail/Text: bnc@bass-associates.com Jan 31 2017 02:21:36 Capital One, N.A.,
 c/o Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

13252152 +E-mail/PDF: gecscdi@recoverycorp.com Jan 31 2017 02:20:47 GAP Visa, PO Box 103104,
 Roswell, GA 30076-9104

13449417 E-mail/PDF: gecscdi@recoverycorp.com Jan 31 2017 02:20:47 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami, FL 33131-1605

13352278 +E-mail/Text: bnc@bass-associates.com Jan 31 2017 02:21:36 HSBC Bank Nevada, N.A.,
 Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083

13321811 +E-mail/Text: bknotice@ncmlc.com Jan 31 2017 02:23:24 National Capital Management, LLC,
 agent for GE Capital Retail Bank, 8245 Tournament Drive, Suite 230,
 Memphis, TN 38125-1741

13320230 +E-mail/Text: bncmail@w-legal.com Jan 31 2017 02:23:28 OAK HARBOR CAPITAL IV, LLC,
 C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

13627111 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Jan 31 2017 02:20:20
 PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067

13293982 E-mail/Text: bnc-quantum@quantum3group.com Jan 31 2017 02:22:26
 Quantum3 Group LLC as agent for, World Financial Network National Bank, PO Box 788,
 Kirkland, WA 98083-0788

13449418 E-mail/PDF: rmscedi@recoverycorp.com Jan 31 2017 02:20:00
 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
 Miami, FL 33131-1605

TOTAL: 14

District/off: 0315-2

User: dsaw
Form ID: pdf900

Page 2 of 2
Total Noticed: 39

Date Rcvd: Jan 30, 2017

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr BANK OF AMERICA, N.A.
cr* +Candica, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
cr* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite #200,
Tucson, AZ 85712-1083
cr* ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: NATIONSTAR MORTGAGE, LLC, 350 Highland Drive,
Lewisville, TX 75067)
cr* +PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067
13252145* +Bank of America, PO Box 15019, Wilmington, DE 19886-5019
13352785* +Candica, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132

TOTALS: 1, * 6, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE, LLC bkgroup@kmlawgroup.com
Kenneth M. Steinberg on behalf of Debtor Elizabeth M. Marciniak
julie.steidl@steidl-steinberg.com,
kenny.steinberg@steidl-steinberg.com;cgoga@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com
;clivingston@steidl-steinberg.com
Matthew John McClelland on behalf of Creditor NATIONSTAR MORTGAGE, LLC bkgroup@kmlawgroup.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Robert P. Wendt on behalf of Creditor BANK OF AMERICA, N.A. pawb@fedphe.com
Ronda J. Winnecour cmecf@chapter13trusteedpa.com

TOTAL: 6